

FOR IMMEDIATE RELEASE
08-NOV-02
RELEASE #2000-45

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (415) 904-5878.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-36211	0626	ACE AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36164	0626	ACE AMERICAN INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-ADVANTAGE COMM PKG.	0.00%
02-36212	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36166	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-ADVANTAGE COMM PKG.	0.00%
02-36213	0626	ACE INDEMNITY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36214	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36167	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-ADVANTAGE COMM PKG.	0.00%
02-35957		AMERICAN ASSOCIATION OF INS. SVCS	PERS	HOMEOWNERS MULTI-PERIL	MANUAL	PRIMARY HOMEOWNERS/PRIMARY MOBILE-HOMEOWNERS	
02-35963		AMERICAN ASSOCIATION OF INS. SVCS	COMM	MULTI-PERIL	MANUAL	COMM OUTPUT	
02-35986	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36162	1125	AMERICAN HEALTHCARE INDEMNITY CO.	COMM	MEDICAL MALPRACTICE	FORMS	PROF. LIAB. - PHYSICIANS & SURGEONS	
02-36043	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	COMM	MULTI-PERIL	FORMS	BOP	
02-36044	0108	AMERICAN MOTORISTS INS. CO.	COMM	MULTI-PERIL	FORMS	BOP	
02-35985	0968	AXA RE PROPERTY & CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	0.00%
02-36031	1330	BALBOA INS. CO.	PERS	FIRE	RATE	DWELLING FIRE	23.70%
02-36091	1330	BALBOA INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-36179	1330	BALBOA INS. CO.	COMM	INLAND MARINE	FORMS	LEASED EQUIPMENT INS.	
02-36205	0000	BANCINSURE, INC.	COMM	MULTI-PERIL	RULE CHANGE	CPP-COMM PACKAGE	0.00%
02-35953	0000	BANCINSURE, INC.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-36216	0626	BANKERS STANDARD INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36168	0626	BANKERS STANDARD INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-ADVANTAGE COMM PKG.	0.00%
02-36095	0212	CIVIC PROPERTY & CASUALTY CO.	PERS	FIRE	RATE	NONE	15.00%
02-36111	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	13.50%
02-35992	0608	CLAREMONT LIABILITY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	M&C-ARTISAN CONTRACTORS	1.00%
02-35965	0317	COMBINED SPECIALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-35987	0218	CONTINENTAL CASUALTY CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36172	0218	CONTINENTAL CASUALTY CO.	COMM	OTHER LIABILITY	FORMS	LAWYERS PROFESSIONAL	
02-36131	0323	CSE SAFEGUARD INS. CO.	PERS	FIRE	FORMS	DWELLING FIRE	
02-36086	0306	CUMIS INS. SOCIETY, INC.	COMM	INLAND MARINE	RULE CHANGE	EMERGENCY SVCS INS.	
02-36145	0920	DIAMOND STATE INS. CO.	PERS	OTHER LIABILITY	RATE	UMBRELLA/EXCESS-BUSINESS OWNER'S UMBRELLA	11.70%
02-36096	0212	EXACT PROPERTY & CASUALTY CO.	PERS	FIRE	RATE	NONE	15.00%
02-35981	0212	FARMERS INS. EXCHANGE	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
02-35955	0140	FARMLAND MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-36215	0007	FEDERATED MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PREM/OP & PRODUCTS LIABILITY	16.90%
02-36217	0007	FEDERATED SVC INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PREM/OP & PRODUCTS LIABILITY	16.90%
02-36102	0670	FIDELITY NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED	30.00%
02-36021	0000	FINANCIAL PACIFIC INS. CO.	COMM	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	33.70%
02-36201	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE	AGRIBUSINESS	0.00%

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-36202	0084	GREAT AMERICAN ASSURANCE CO.	COMM	FARMOWNERS MULTI-PERIL	RATE	AGRIBUSINESS	0.00%
02-36083	0084	GREAT AMERICAN ASSURANCE CO.	COMM	OTHER LIABILITY	FORMS	VEHICLE CONTRACT REIMBURSEMENT	
02-36203	0084	GREAT AMERICAN INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE	AGRIBUSINESS	0.00%
02-36204	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	FARMOWNERS MULTI-PERIL	RATE	AGRIBUSINESS	0.00%
02-36141	0098	GREAT DIVIDE INS. CO.	COMM	FIDELITY	FORMS	NONE	
02-36142	0098	GREAT DIVIDE INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-36175	0000	HARCO NATIONAL INS. CO.	COMM	BURGLARY & THEFT	FORMS	NONE	
02-36232	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	INLAND MARINE	RATE	NONE	-12.00%
02-36233	0091	HARTFORD CASUALTY INS. CO.	COMM	INLAND MARINE	RATE	NONE	-12.00%
02-36234	0091	HARTFORD FIRE INS. CO.	COMM	INLAND MARINE	RATE	NONE	-12.00%
02-36235	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	INLAND MARINE	RATE	NONE	-12.00%
02-36238	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	INLAND MARINE	RATE	NONE	-12.00%
02-35952	0158	HUDSON INS. CO.	COMM	FIRE	RULE CHANGE	LANDSCAPE CONTRACTORS	0.00%
02-36218	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36219	0626	INS. CO. OF NORTH AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36170	0626	INS. CO. OF NORTH AMERICA	COMM	MULTI-PERIL	RULE CHANGE	SMP-ADVANTAGE COMM PKG.	0.00%
02-36088	0517	INS. CORP OF HANNOVER	COMM	MULTI-PERIL	FORMS	RENTAL PACKAGE	
02-36085		INS. SVCS OFFICE, INC.	COMM	OTHER LIABILITY	MANUAL	PREM/OPS & PRODUCTS	
02-35974	0111	LIBERTY INS. UNDERWRITERS INC.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. - (REAL ESTATE APPRAISERS)	
02-36045	0108	LUMBERMENS MUTUAL CASUALTY CO.	COMM	MULTI-PERIL	FORMS	BOP	
02-36012	0458	LYNDON PROPERTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	VEHICLE SVC CONTRACT REIMBURSEMENT	
02-36191	0458	LYNDON PROPERTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	VEHICLE SVC CONTRACT REIMBURSEMENT INS.	0.00%
02-36087	0660	MERCURY CASUALTY CO.	PERS	FIRE	FORMS	DWELLING FIRE	
02-36063	1330	MERITPLAN INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	PLATINUM PLUS HOMEOWENRS	6.90%
02-35982	0212	MID-CENTURY INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
02-36061	0169	MIDDLESEX INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-35988	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-35956	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-36097	0212	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO.	PERS	FIRE	RATE	NONE	15.00%
02-36055	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	FORMS	NONE	
02-36144	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	FORMS	NONE	
02-36174	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36081	0158	NORTH RIVER INS. CO. (THE)	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-35972	0038	NORTHWESTERN PACIFIC INDEMNITY CO.	COMM	MULTI-PERIL	RATE	NONE	0.00%
02-36161	0645	OREGON MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	COMM UMBRELLA/EXCESS	0.00%
02-36220	0626	PACIFIC EMPLOYERS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36171	0626	PACIFIC EMPLOYERS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-ADVANTAGE COMM PKG.	0.00%

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-36121	2898	PACIFIC SPECIALTY INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RATE	NON-STANDARD	28.00%
02-35973	0944	PERMANENT GENERAL ASSURANCE CORP	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
02-36042	0944	PERMANENT GENERAL ASSURANCE CORP	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD	4.42%
02-36231	0553	PHOENIX ASSURANCE CO. OF NEW YORK	COMM	OTHER LIABILITY	NEW PROGRAM	NONE	0.00%
02-36240	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	INLAND MARINE	RATE	NONE	-12.00%
02-36173	0257	SAFEWAY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	15.30%
02-36163	1125	SCPIE INDEMNITY CO.	COMM	MEDICAL MALPRACTICE	FORMS	PROF. LIAB. - PHYSICIANS & SURGEONS	
02-36062	0169	SENTRY INS., A MUTUAL CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36133	0169	SENTRY SELECT INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-36090	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. REAL ESTATE PROFESSIONAL SVCS LIAB	
02-35964	0093	STATE NATIONAL INS. CO., INC.	COMM	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION	
02-36132	0093	STATE NATIONAL INS. CO., INC.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	20.00%
02-36011	0407	SUPERIOR INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD CHOICE	
02-36013	0407	SUPERIOR INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SUPERIOR REGULAR	
02-36094	0158	TIG INS. CO.	COMM	MULTI-PERIL	RATE	TRANSPLAN PLUS (PHARMACY PROTECTOR)	22.50%
02-36178	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-35989	0218	TRANSCONTINENTAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-35990	0218	TRANSPORTATION INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36053	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-36092	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36180	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-36054	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-36093	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36181	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-35984	0212	TRUCK INS. EXCHANGE	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
02-36084	0212	TRUCK INS. EXCHANGE	COMM	MEDICAL MALPRACTICE	RATE	PROF LIAB-CA HOSPITAL LIAB	27.00%
02-36241	0091	TWIN CITY FIRE INS. CO.	COMM	INLAND MARINE	RATE	NONE	-12.00%
02-36251	0781	ULICO CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-35971	0781	ULICO CASUALTY CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	0.00%
02-35951	0781	ULICO CASUALTY CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-36041	0781	ULICO CASUALTY CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	0.00%
02-36051	0781	ULICO CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	0.00%
02-36052	0781	ULICO CASUALTY CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-36236		UNITED NATIONAL CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0.00%
02-36239		UNITED NATIONAL CASUALTY INS. CO.	COMM	BURGLARY & THEFT	NEW PROGRAM	NONE	0.00%
02-36237		UNITED NATIONAL CASUALTY INS. CO.	COMM	FIDELITY	NEW PROGRAM	NONE	0.00%
02-36252		UNITED NATIONAL CASUALTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	M&C, OL&T, PRODUCT LIABILITY	0.00%
02-36082	0158	UNITED STATES FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-36134	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RATE	VEHICLE SVC CONTRACT	4.60%
02-35991	0218	VALLEY FORGE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-36143	0181	WASHINGTON INTERNATIONAL INS. CO.	COMM	SURETY	RATE	MORTGAGE BANKERS, BROKERS & LENDERS (CLASS 919)	0.16%
02-36221	0626	WESTCHESTER FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-36165	0000	WESTERN GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.50%
02-35954	0212	ZURICH AMERICAN INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	GROUP LEGAL EXPENSE INS.	0.00%
		119 TOTAL APPLICATIONS RECEIVED					

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-35424	10/25/02	Nonprofits Insurance Company	Commercial Miscellaneous	New Program	Umbrella/Excess-General Insurance	0.00%
Correct	02-35424	10/25/02	Nonprofits Insurance Company	Commercial Other Liability	New Program	Umbrella/Excess-General Insurance	0.00%
Incorrect	02-35462	10/25/02	Nonprofits Insurance Company	Commercial Miscellaneous	New Program	Umbrella/Excess-Human Services	0.00%
Correct	02-35462	10/25/02	Nonprofits Insurance Company	Commercial Other Liability	New Program	Umbrella/Excess-Human Services	0.00%
Incorrect	02-33831	10/04/02	Northbrook Indemnity Company	Commercial Auto Physical Damage	Rule Change	Collateral Protection	0.00%
Correct	02-33831	10/04/02	Northbrook Indemnity Company	Commercial Auto Physical Damage	Forms	Collateral Protection	0.00%
Incorrect	02-35332	10/25/02	Public Service Mutual Insurance Company	Commercial Multi-Peril	Rate	SMP-Lessor's Risk	2.50%
Correct	02-35332	10/25/02	Public Service Mutual Insurance Company	Commercial Multi-Peril	Rate	SMP-Lessor's Risk	4.90%
Incorrect	02-33925	10/04/02	Standard Fire Insurance Company (The)	Personal Auto Liability	Rate	Degreed Professionals	11.50%
Correct	02-33925	10/04/02	Standard Fire Insurance Company (The)	Personal Auto Liability and Physical Damage	Rate	Degreed Professionals	6.80%
Incorrect	02-33952	10/04/02	Standard Fire Insurance Company (The)	Personal Auto Liability	Rate	Retail	11.50%
Correct	02-33952	10/04/02	Standard Fire Insurance Company (The)	Personal Auto Liability and Physical Damage	Rate	Retail	6.80%
Incorrect	02-34021	10/04/02	Standard Fire Insurance Company (The)	Personal Auto Liability	Rate	Affinity	12.10%
Correct	02-34021	10/04/02	Standard Fire Insurance Company (The)	Personal Auto Liability and Physical Damage	Rate	Affinity	6.90%
Incorrect	02-34183	10/04/02	Standard Fire Insurance Company (The)	Personal Auto Liability	Rate	Financial Institutions	11.80%
Correct	02-34183	10/04/02	Standard Fire Insurance Company (The)	Personal Auto Liability and Physical Damage	Rate	Financial Institutions	6.80%